

Exhibit 3

Award
FINRA Office of Dispute Resolution

In the Matter of the Arbitration Between:

Claimant

SunTrust Investment Services, Inc.

Case Number: 17-02709

vs.

Respondent

Eddy Blizzard

Hearing Site: Baltimore, Maryland

Nature of the Dispute: Member vs. Associated Person

REPRESENTATION OF PARTIES

For Claimant SunTrust Investment Services, Inc.: Caryn Diamond Shaw, Fisher & Phillips LLP, Orlando, Florida.

Respondent Eddy Blizzard did not enter an appearance.

CASE INFORMATION

Statement of Claim filed on or about: October 10, 2017.

SunTrust Investment Services, Inc. signed the Submission Agreement: October 10, 2017.

Eddy Blizzard did not sign the Submission Agreement or file a Statement of Answer.

CASE SUMMARY

Claimant asserted the following causes of action: breach of contract, specific performance, and promissory estoppel related to failure to repay his signing bonus.

RELIEF REQUESTED

In the Statement of Claim, Claimant requested that the Arbitrator issue an award in its favor and against Blizzard in the amount of \$118,070.82, plus pre-judgement interest, costs, attorneys' fees and for any and all other relief that this Panel may deem just and proper.

EXHIBIT 3

OTHER ISSUES CONSIDERED AND DECIDED

The Arbitrator acknowledges that he has read the pleadings and other materials filed by the parties.

Respondent did not file with FINRA Office of Dispute Resolution a properly executed Submission Agreement but is required to submit to arbitration pursuant to the Code of Arbitration Procedure ("Code") and is bound by the determination of the Arbitrator on all issues submitted.

The Arbitrator determined that Respondent Eddy Blizzard was served notice of the Statement of Claim, Overdue Notice and Notification of the Arbitrator by regular mail and is therefore bound by the Arbitrator's ruling and determination.

On December 19, 2017, Claimant filed a Motion for Default Proceeding against Respondent Eddy Blizzard pursuant to Rule 13801(b) of the Code of Arbitration Procedure. The Arbitrator determined that the documentary evidence submitted by Claimant is sufficient to grant the relief requested in the absence of any response by the Respondent.

On March 7, 2018, FINRA selected the Chairperson as the sole arbitrator to preside over the default matter, and released the other panelists.

AWARD

After considering the pleadings, the Arbitrator has decided in full and final resolution of the issues submitted for determination as follows:

1. Respondent is liable for and shall pay to Claimant the sum of \$118,070.82 in compensatory damages plus interest at the rate of 6% per annum from the date of the award until the award is paid in full.
2. Any and all claims for relief not specifically addressed herein are denied.

FEES

Pursuant to the Code of Arbitration Procedure, the following fees are assessed:

Filing Fees

FINRA Office of Dispute Resolution assessed a filing fee* for each claim:

Initial Claim Filing Fee	= \$ 2,125.00
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**The filing fee is made up of a non-refundable and a refundable portion.*

Member Fees

Member fees are assessed to each member firm that is a party in these proceedings or to the member firm that employed the associated person at the time of the event(s) giving rise to the dispute. Accordingly, as a party, SunTrust Investment Services, Inc. is assessed the following:

Member Surcharge	= \$ 1,700.00
Member Process Fee	= \$ 3,250.00

Hearing Session Fees and Assessments

The Arbitrator has assessed hearing session fees for each session conducted. A session is any meeting between the parties and the arbitrators, including a pre-hearing conference with the arbitrators, that lasts four (4) hours or less. Fees associated with these proceedings are:

One (1) pre-hearing session with the Panel @ \$1,125.00/session	= \$ 1,125.00
Pre-hearing conference: March 2, 2018	1 session

Decision on the papers	= \$ 300.00
Total Hearing Session Fees	= \$ 1,425.00

The Arbitrator has assessed \$562.50 of the hearing session fees to Claimant.

The Arbitrator has assessed \$862.50 of the hearing session fees to Respondent, which includes the \$300.00 paper decision fee.

All balances are payable to FINRA Office of Dispute Resolution and are due upon receipt.

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ARBITRATOR

Steven T. Stern

Sole Public Arbitrator

I, the undersigned Arbitrator, do hereby affirm that I am the individual described herein and who executed this instrument which is my award.

Arbitrator's Signature



Steven T. Stern
Sole Public Arbitrator



Signature Date

March 15, 2018

Date of Service (For FINRA Office of Dispute Resolution office use only)